

Dependent Care

FLEXIBLE SPENDING ACCOUNTS



The Dependent Care FSA lets you use **tax-free** dollars to pay for child and elder day care costs incurred so that you and your spouse may work or attend school full-time. **This account is not to cover your dependents' health care expenses.**

The IRS allows a family maximum contribution of \$5,000 per calendar year to the Dependent Care FSA. If your spouse also participates in a Dependent Care FSA, your combined contributions cannot be higher than the family maximum. If you are married and file separate tax returns, the maximum amount you can contribute is \$2,500. Special rules apply for determining the earned income of a spouse who is incapable of self-care, a full-time student or unemployed. Please contact your tax advisor for more information.

Reimbursements

The amount available for reimbursement from your Dependent Care FSA is the amount you have contributed to-date. If a claim exceeds the amount currently in your account, you will receive partial payments based on your account balance until the expense is fully paid or your contributions for the plan year cease.

Eligible Dependents

The dependent must live in your home for at least eight hours a day to qualify for Dependent Care FSA expenses. The dependent must also meet at least one of the following requirements:

- Under age 13 who you claim as a dependent on your income tax return, or if you are legally separated or divorced, for whom you are the custodial parent.
- A child, spouse or other dependent who is physically or mentally incapable of self-care, and for whom you claim a dependency deduction on your federal income taxes.

IRS Guidelines

- Dependent care expenses paid to one of your dependents are not reimbursable. For example, money you pay to your 17-year-old to watch your 12-year-old cannot be claimed.
- Day care centers that care for more than six children must be licensed.
- Expenses can only be reimbursed **after** they have been incurred. If you prepay your day care, you may not submit it for reimbursement until after the service has been rendered. For example, if you pay for the entire month of July on July 1, you may not submit your reimbursement request until July 31.

Dependent Care FSA or Federal Income Tax Credit: Which is Right for You?

The IRS allows a tax credit for dependent care. You cannot claim the same expenses for both the Dependent Care FSA and Federal Income Tax Credit, so you need to decide which is better for you. In general, higher wage earners and those with one eligible dependent benefit more from the Dependent Care FSA, and lower wage earners and those with more than one child may benefit more from the tax credit. Your situation is unique, so we suggest you consult with your tax advisor before making your choice. If you have two or more qualifying dependents in day care and incur expenses exceeding \$5,000 per year, you may want to consider using the full DCA and be eligible to claim a tax credit for the expenses over and above the DCA limit up to the statutory tax credit maximum.



Learn More Online!

www.tri-ad.com/fsa

Eligible Items*	Ineligible Items*
<ul style="list-style-type: none">■ Before/after school programs■ Day care centers■ In-home day care or elder care■ Nanny fees■ Preschool■ Senior center day programs■ Summer day camp	<ul style="list-style-type: none">■ Babysitter for non-work events■ Day care during volunteer work■ Long-term care facility fees■ Overnight camp■ Private grade school tuition■ Retirement home facility fees■ Summer School

* This is a partial list. Access to an extensive list of eligible items is available on TRI-AD's FSA Participant Toolkit, or by logging into your FSA account at www.visabenefitsonline.com.



The FSA Participant Website

TRI-AD's FSA participant Toolkit is designed to put you in control of your FSA, at your convenience. The information is available 24 hours a day, 7 days a week, and is updated in real time.

From www.tri-ad.com/fsa (the Health Care FSA Participant Toolkit), click the green "Go to Dependent Care Participant Toolkit" button on the right side of the page. You can access frequently asked questions,

a list of eligible expenses, a tax savings calculator, and other helpful items.

You will need to register the first time you access your account. After that, you will log in to your account using the Username and Password you established when you registered. Once you log in, you can access your claim and payment history, see your plan summary, and more.



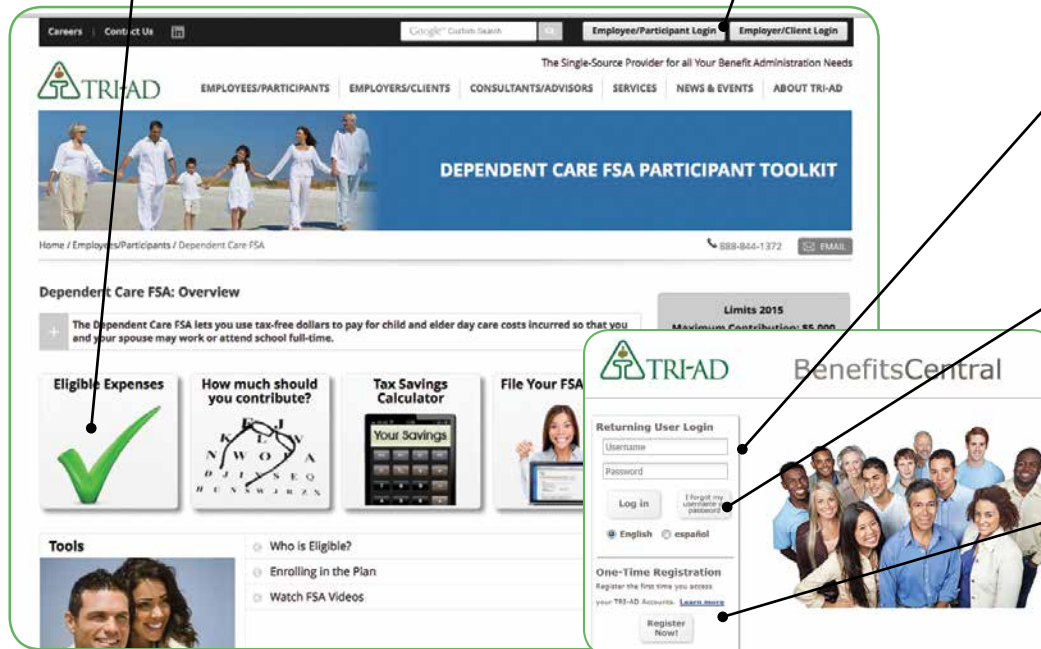
Click the tiles and the list of tools below them to learn more about the Dependent Care FSA.

Click the Employee/Participant Login button to access your account.

Once you have registered, enter your Username and Password to access your account. You can submit claims online, check claim status, view claim and payment history, and more.

Click here for help if you forget your Username and/or Password.

Before you log in the first time, you will need to register to create your Username and Password.



Contact Information

TRI-AD Participant Services representatives are available Monday through Friday from 5:00 a.m. to 6:00 p.m. Pacific Time.

Phone: (888) 844-1372

FSA Fax: (866) 233-4741 or (760) 233-4741

Web: www.tri-ad.com/fsa

Email: flexmail@tri-ad.com

The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.